CalHome Program
Building Equity and Growth in Neighborhoods (BEGIN)
Notice of Funding Availability (NOFA)

<u>Grants for Mortgage Assistance Loans on New Homeownership Units in BEGIN Program Projects where the Applicant Provides Regulatory Relief, Regulatory Barrier Removal or Incentives to the Development</u>

May 23, 2008

The California Department of Housing and Community Development (HCD) is pleased to announce the issuance of this Notice of Funding Availability (NOFA) under the Building Equity and Growth in Neighborhoods (BEGIN) Program. This notice is for approximately $40 million provided by the passage of Proposition 1C (Prop 1C), the Housing and Emergency Shelter Trust Fund Act of 2006, for funding to local public agencies for low- and moderate-income first-time homebuyer downpayment assistance.

The BEGIN Program is codified in the California Health and Safety Code, Part 2 of Division 31, Chapter 14.5, Sections 50860 through 50866. The BEGIN Program is a homeownership program designed to make grants to qualifying *cities and counties* that provide incentives or reduce or remove regulatory barriers for housing developments, as set forth in the BEGIN Program Guidelines. These grants shall be used for downpayment assistance in the form of a loan to qualifying low- and moderate-income first-time homebuyers who purchase newly constructed homes in a BEGIN Program project.

Several of the terms used in the BEGIN Program have specific meanings defined in the BEGIN Program Guidelines dated April 9, 2008. For proper completion of the application, HCD urges potential applicants to review the BEGIN Program Guidelines that are available on HCD's website at www.hcd.ca.gov/ca/begin.

Applications under this NOFA will be considered on an **"over-the-counter"** basis until available funds are exhausted. **BEGIN funds shall not be awarded until after the Budget Act for fiscal year 2008/2009 has been passed by the California Legislature, signed by Governor Schwarzenegger and becomes effective**. Applications are now being accepted at the address listed on page 11. Applications that are substantially complete and pass threshold requirements will be eligible for funding. Eligible applications shall be funded in the order of receipt of a substantially complete application, subject to geographic distribution targets set forth on page 10. **All eligible applications received on or before 5:00 P.M., June 25, 2008 will be treated as having been received on June 25, 2008.**

In accordance with current BEGIN Program Guidelines, all funds made available under this NOFA must be disbursed within 36 months from the date of award.

All references to section numbers in this NOFA correspond to section numbers in the BEGIN Program Guidelines as amended April 9, 2008, unless otherwise stated.

Summary of Application Review and Approval Process

1. Following the application deadline, all applications will be reviewed for eligibility. Eligibility criteria include:

    a. Is the applicant eligible?

    b. Does the applicant propose to assist eligible households?

    c. Is the proposed use of funds eligible?

    d. Does the project pass the project readiness threshold?

    e. Does the application meet the threshold score for regulatory relief?

    f. Is the proposed BEGIN Program project eligible?

    g. Does the applicant propose an eligible form of homeownership?

2. All eligible applications will be tabulated for a total of funds requested.

3. If the amount of all eligible application requests received on June 25, 2008, total more than $40 million, the applications will be scored based on the following measures:

    a. Regulatory Relief points will be assigned according to Appendix 3 of the BEGIN Program NOFA.;

    b. The project readiness points will be assigned on the following basis ;

        (1) Design status readiness as demonstrated by an executed agreement with an architect or other design team - **10 points;**

        (2) Construction financing commitments - **10 points;**

        (3) Permanent financing - **20 points (divided as follows)**;

            (A) Letters of express interest from 1st mortgage lenders - **10 points (or 20 points if no other subordinate financing is required);**
            (B) Subordinate financing commitments if required to make the BEGIN Program units affordable to low- or moderate-income homebuyers - **10 points.**

(4)　Local approvals - **30 points (divided as follows)**;

      (A)　Tentative Map Approval:　**5 points**
      (B)　Final Map Recorded:　**10 points**
      (C)　Verification of all other local approvals in place:　**15 points.**

    c.　Scores will be tallied.

4.　Successful applications will be reviewed to assure the geographic distribution targets (See Page 9) have been met. If not, the award list will be adjusted to meet this distribution target.

5.　Awards will be granted based on this adjusted award list.

6.　If the total requested by the eligible applications is **less than $40 million**, the applications will be reviewed for regulatory relief and those applications that meet the point requirements will be funded.

Program Description:

The BEGIN Program provides downpayment assistance grants to promote home ownership through local regulatory relief and development incentives. Grants are awarded to projects with BEGIN Program eligible regulatory relief and incentives and provide up to 20% of the sales price per dwelling unit in downpayment assistance in the form of soft (silent) second financing to low- and moderate-income households.

Generally, BEGIN Program eligible regulatory relief and incentives must significantly contribute to lowered development costs and shall directly benefit a specific project. Applications must also sufficiently document and demonstrate the ***taken actions*** and score a minimum of 200 points in the regulatory relief scoring section by combining any of the six regulatory relief categories.

The following is the complete Section 106 (Regulatory Relief Section) of the BEGIN Program Guidelines as amended on May 21, 2007.

Section 106. Regulatory Relief

The following regulatory concessions and development incentives represent BEGIN Program eligible regulatory relief. If an applicant proposes to implement an alternative measure or action, it must be approved by the Department in order to receive points in any of the following categories. No regulatory relief points can be awarded for any project located on a site that has been downzoned or which was approved at a significantly lower density than allowed under existing zoning prior to application. The BEGIN Program application must sufficiently document the actions taken and ensure regulatory barrier removal was provided to this specific development project.

Documentation of the approval of the regulatory action must be from the city or county, and contain a copy of the signed original action by the final decision-making body (i.e., planning commission, board or council). No points will be given for applications documenting regulatory relief with staff level reports, correspondence or from minutes of council meetings or other documentation that did not specifically approve the regulatory relief action and include a direct connection to the project. This approval must be obtained from the government agency, and be included in the application to demonstrate the regulatory relief action has been formally approved at or before the time of application. Examples of sufficient documentation include signed resolutions, enabling legislation, amended and adopted codes, and development agreements. Further, the application must include specific documentation of the cost savings resulting from the regulatory relief in terms of development costs. Applications must describe the requirement and costs before and after the regulatory relief action and the dollar value of the difference in terms of development costs. See Appendix 1 for a sample regulatory relief matrix.

(1) Modification of Zoning, Density and Development Standards:

The application must demonstrate densities significantly above otherwise allowable maximum densities or modify, reduce or remove development standards to increase the project's financial feasibility. **The following are examples of eligible zoning, density and development standard modifications:**

(a)   an attached development with densities at least 20 percent higher than under the zoning prior to the regulatory action and with a minimum density[1] of:
   (1)   10 units per acre for rural areas
   (2)   20 units per acre for suburban areas
   (3)   30 units per acre for metropolitan areas

See Appendix 2 for a table detailing these minimum densities by jurisdiction.

(b)   a single-family detached development must be approved significantly above otherwise allowable densities and have a minimum density of 10 units per acre

(c)   the project has removed, reduced or modified development standards such as setbacks, square footage requirements, minimum lot sizes, lot coverages, floor area ratios or height limits to permit housing development in excess of the maximum allowable density.

(d)   Significantly reduced site improvements such as street widths or reduce right-of way or easement dedication requirements for the project from a prior standard.

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[1] Density means net (built) residential density in dwelling units per acre excluding dedicated right-of-way and dedicated open space.

(e)   Lot consolidation: Significantly assisted project with lot consolidation and/or assembly, including scattered sites.

(2)   Reduction in Permit Processing and Procedures

To be eligible for points in this category, the application must demonstrate cost savings in terms of development costs by measuring the difference between the permit procedure or time before and after the regulatory relief action. **The following are examples of eligible regulatory relief:**

(a)   The project is located within an area for which a specific plan was approved pursuant to Government Code Section 65450 et. seq., with subsequent ministerial approval or benefited from a tiered environmental review with minimal subsequent environmental review.

(b)   Significant reduction in permit processing times, due to, for example, elimination of separate or sequential project reviews. Application must demonstrate cost savings to the development due to review process reduction vs. standard processing times. Applications will only be credited by demonstrating significant cost reduction in permit processing time over the baseline standard processing time.

(c)   Ministerial approval of required entitlements.

(d)   Streamlined design review, including:

(1)   Staff level design review only - for example, not requiring full design committee review or other layers of review processes were removed and development design approval was expedited as a result.

(2)   Local governments provide off-the-shelf prototype design packages, for ministerial approval. The application must demonstrate the significant cost savings or regulatory relief provided to the development by this relief**.**

(3)   Reduction of Parking Standards

Regulatory relief for parking standards should clearly demonstrate the difference between the former and reduced standards and the cost savings in terms of developments costs. **The following are examples of eligible regulatory relief:**

(a)   Crediting on-street parking or shared residential/commercial parking, toward minimum residential parking requirements.

(b)   Carports (unenclosed garages) are permitted to satisfy at least a portion of an enclosed garage parking requirement.

(c)   Parking requirements, inclusive of visitor parking and parking for persons with disabilities do not exceed:

1. Zero to One Bedrooms: One on-site parking space
2. Two to Three Bedrooms: Two on-site parking spaces
3. Four or More Bedrooms: Two and one-half parking spaces

(4)   Land Donation and Other Development Incentives

The local government provides incentives to directly and significantly reduce development costs, such as land donation and environmental remediation.

(5)   Mitigation of Fees and Exactions

Fees were significantly reduced, deferred or waived for the project. Fee reduction or waivers should be quantified in the application including a comparison of the fees typically collected for comparable projects and those required of the BEGIN Program project.

(6)   Jurisdiction-wide Regulatory Relief Bonus Points

Projects which benefit from eligible regulatory relief that was implemented through the revision of zoning standards or regulations as opposed to relief provided through a variance process will be eligible for bonus points. To be eligible, jurisdiction-wide regulatory relief actions must have been taken after January 1, 2003. Applications must include copies of documents demonstrating the action has been taken including resolutions and revised zoning text or regulations.

Housing Element Component:

Applicants with a housing element found in substantial compliance by HCD with Article 10.6 of the Government Code are eligible for 50 points as detailed in Appendix 3. A housing element in substantial compliance is not a threshold requirement.

Eligible Applicants:

The BEGIN Program is designed to promote partnerships between localities and housing developers to reduce the cost, and increase the supply, of new homeownership opportunities for low- and moderate-income households. The locality's role is to offer specific forms of regulatory relief and development incentives to identified BEGIN Program projects which reduce the per-unit cost of the housing. The locality is the applicant for BEGIN Program funds.

To be eligible to apply to HCD for an award of BEGIN Program funds, the applicant shall be a *city or county* within the State of California, which will offer specific forms of regulatory relief, regulatory barrier removal, or other development incentives to an identified BEGIN Program homeownership project.

Localities shall only be eligible to apply for an award of BEGIN Program funds for a BEGIN Program project in their jurisdiction. They may apply for funds for more than one project, but each project requires a separate application.

Maximum and Minimum Application Amounts:

The amount of grant funds to be requested is dependent on the number of units proposed for qualified low- and moderate-income first-time homebuyers in the subject BEGIN Program project. The minimum number of BEGIN Program units required in any application is four.

The maximum BEGIN Program loan amount per unit is 20% of the home sales price. The applicant may choose to provide a lesser amount per unit in BEGIN Program loan funds per unit than the statutory maximum. The application amount will be equal to the average amount of proposed BEGIN Program subsidy (in the form of mortgage assistance) to be given to the eligible homebuyers, times the number of BEGIN Program units.

Eligible Uses of Funds:

Local agencies may make loans to low- and moderate-income first-time homebuyers for mortgage assistance for permanent financing of a new homeownership unit ready for occupancy. This includes self-help housing mortgage assistance, except where the self-help housing will be financed under the U.S. Department of Agriculture, Rural Housing Services 502 program. BEGIN Program permanent financing may be disbursed at the time a lot is purchased.

Ineligible Uses of Funds:

Costs other than those allowed in BEGIN Program Guidelines, Section 105 cannot be paid with BEGIN Program funds.

Eligible Homebuyer/Homeowners:

BEGIN Program borrowers must be low- or moderate-income households whose incomes shall not exceed 120% of the county median income adjusted for family size as defined in BEGIN Program Guidelines, Section 102. The current limits are listed on the HCD website at:www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html

Eligible Projects:

A BEGIN Program project can be in the pre-construction phase, under construction or recently completed at the time the applicant applies for funds under the current NOFA. BEGIN Program units must not have been previously occupied as homeownership units.

BEGIN Program projects shall be housing developments with newly constructed homeownership units which are designated as BEGIN Program units, and are sold to BEGIN Program eligible households with BEGIN Program mortgage assistance. Each BEGIN project must be under common ownership. A BEGIN Program project must have a minimum of four BEGIN Program homeownership units. The BEGIN Program project is defined as the BEGIN Program assisted units. The BEGIN Program project may be part of a larger subdivision.

Project Threshold Readiness:

In accordance with current BEGIN Program Guidelines, a BEGIN Program project must be ready for homebuyer occupancy with all BEGIN Program funds disbursed within three years from the date of award. To demonstrate the proposed BEGIN Program project's likelihood of completion within this timeframe, an eligible project shall, at the time of application, submit items which include the following in order to pass the project readiness threshold:

1. Site Control: The applicant's developer partner shall have evidence of site control of the proposed project property as described in Section 116; and

2. Development project budget with identified sources and uses.

Bonus Points Value

HCD is encouraging developers to enhance energy efficiency of new units and encourage the use of green building features as well as meeting universal design standards. All applications will have the opportunity to gain bonus points for pursuing the new policy goals included in this NOFA. Of the 100 bonus points available as per the New Bonus Criteria below, a maximum of 50 bonus points are allowed per applicant:

New Policy Objectives –	Bonus Points Value
Targeting Energy Efficient/Green Building features: Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for transactions where the units purchased are energy efficient. The Department is encouraging the use of Green Building features. Applicants will self certify their activity on Form 3A and confirm that items 2, 3, 4, 5, 6, 7, 10, 11, 12, & 13 are included in the units to be constructed, and that at least two of the remaining items 1, 8, & 9 will also be included in the units to be constructed. **(Attach as Bonus Exhibit A)**	**50**
Targeting homeownership units that meet universal design standards: Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed by meeting the following universal design standards: • Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of unit. • Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width. • Reinforce wall around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed. • Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor. • Install lever handles on all doors and plumbing fixtures. **(Attach as Bonus Exhibit B)**	**50**

BEGIN Program Downpayment Assistance Guidelines Requirements:

Loans to low- and moderate-income first-time homebuyers shall meet the downpayment assistance guideline requirements as established in Section 110.

Timeframes for Use of BEGIN Program Funds:

Successful applicants shall enter into a Standard Agreement with HCD. In accordance with the current BEGIN Program Guidelines, the term of the Standard Agreement shall expire three years from the date of award. BEGIN Program funds shall be disbursed on an advance or reimbursement basis. Upon the effective date of the Standard Agreement and upon submission of the required draw request form(s) and submission of any State required documents funds can be disbursed pursuant to Section 121.

Recipients shall be required to meet the performance goals pursuant to Section 123. Failure to meet the performance goals may result in funds being disencumbered and/or a penalty point reduction on future applications.

Geographic Distribution:

To prevent an imbalance of funding and to ensure a reasonable geographic distribution of funds:

Target 45% of the funds for non-rural projects in Southern California

Target 30% of the funds for non-rural projects in Northern California

Target 10% of funds for non-rural projects in the Central Valley

Target 10% of the funds for projects in rural areas

If there are an insufficient number of eligible applications to utilize the entire amount of the percentage set-aside in any of the individual areas, the balance of the set-aside will be used to fund eligible applications in any area of the state based on highest rank order.

For the purposes of these set-asides, Southern California includes the counties of San Luis Obispo, Kern, San Bernardino, and all counties in the South. Northern California includes all others counties of the State except those listed in the Central Valley. Central Valley includes Fresno, Kings, Madera, Merced, San Joaquin, Stanislaus and Tulare counties. "Rural area" is defined in the Health and Safety Code Section 50101.

Important Legal Matters:

HCD reserves the right, at its sole discretion, to suspend or amend the provisions of this NOFA. If such an action occurs, HCD will notify all interested parties. This NOFA is subject to the CalHome Program requirements (Health and Safety Code, Section 50650

et seq., and California Code of Regulations, Title 25, Section 7715 et seq.) except as otherwise provided by Health and Safety Code, Section 50860 et seq. Also, this NOFA is subject to the provisions of the BEGIN Program Guidelines adopted as amended on April 9, 2008. Applicants are urged to carefully review the guidelines before they submit an application.

Application Submission:

Application must be made on the forms provided by HCD. Applicants may submit only **one** application per BEGIN Program project in response to this NOFA. Application forms must not be modified. **HCD must receive two original complete applications in three-ring binders**. Applicants must meet the 300 points threshold upon submission.

Applications will be available at www.hcd.ca.gov/ca/begin, after **May 28, 2008**, or you may contact program staff at (916) 327-3646. Completed applications must be delivered to one of the following addresses:

U.S. Mail	Private Courier
Department of Housing and Community Development	Department of Housing and Community Development
Division of Financial Assistance	Division of Financial Assistance
BEGIN Program	BEGIN Program
P.O. Box 952054, MS 390-2	1800 Third Street, Room 390
Sacramento, CA 94252-2054	Sacramento, CA 95811

It is the applicant's responsibility to ensure that the application is clear, complete and accurate. After the application is received, BEGIN Program staff may request clarifying information.

Information and Assistance:

Staff is available to answer questions about the program or the preparation and submission of the application. Please call (916) 327-3646, and your call will be directed to the staff member assigned to your region.

Green Building Self-Certification Checklist
Form 3A

The Department is encouraging the use of Green Building features. A new bonus category has been added to this NOFA to reward developers that use energy efficient products that will enhance new units. Therefore, this new bonus opportunity has been developed and included in this NOFA. Applicants must self certify that items 2, 3, 4, 5, 6, 7, 10, 11, 12, & 13 are included in the units to be constructed, **and** that at least two of the remaining items (1,8 & 9) will also be included in the units to be constructed.

Additionally, appliances that are customarily provided with the units, such as hot water heaters and dishwashers, or heating/cooling systems, should all meet the ENERGY STAR® standards.

	Current Requirement	Applicant Certification Check Off Column
Site		
1. Use plant and tree species that require low water use in sufficient quantities and install irrigation system using only low-flow drip, bubblers, or low-flow sprinklers.	Two of three of items #1, 8, or 9 must be met for Bonus Consideration	
Materials and Resources		
2. Use engineered lumber a. Beams and Headers b. Wood I-Joists or web trusses for floors and ceilings	Essential for Bonus Consideration	
3. Use Oriented Strand Board (OSB) a. Floor, Wall and Roof sheathing.	Essential for Bonus Consideration	
4. Provide effective air sealing. a. Seal sole plates. b. Seal exterior penetrations at plumbing, electrical and other penetrations. c. Seal top plate penetrations at plumbing, electrical, cable and other penetrations. d. Weather-strip doors and attic access openings. e. Seal penetrations in interior equipment closets and rooms. f. Seal around bathtub drain penetrations in raised floors.	Essential for Bonus Consideration	
5. Install and flash windows in compliance with window installation protocols.	Essential for Bonus Consideration	
6. Exterior Doors a. Insulated or solid core. b. Flush, paint or stain grade shall be metal clad or have hardwood faces. c. Factory primed on six sides with a one year warranty.	Essential for Bonus Consideration	
7. Select durable non-combustible roofing materials which carry a three-year contractor installation guarantee.	Essential for Bonus Consideration	

Energy Efficiency		
8. Install ENERGY STAR® Ceiling Fans in living areas and all bedrooms; install a whole house fan with insulated louvers; or install an economizer.	Two of three of items #1, 8, or 9 must be met for Bonus Consideration	
9. Install ENERGY STAR® appliances in each unit, including but not limited to; a. Dishwashers b. Refrigerators c. Clothes washers	Two of three of items #1, 8, or 9 must be met for Bonus Consideration	
10. Install gas storage water heater with an Energy Factor (EF) of 0.62 or greater and a capacity of at least 30 gallons for one- and two-bedroom units and 40 gallons for three-bedroom units or larger.	Essential for Bonus Consideration	
Water Efficiency		
11. Use water saving fixtures or flow restrictors. a. Kitchen and Service Areas < 2 gallons per minute (gpm). b. Bathroom Sinks < = 1.5 gallons per minute (gpm). c. Showers and Bathtubs < = 2.5 gallons per minute (gpm).	Essential for Bonus Consideration	
Indoor Environmental Quality		
12. Use Low-VOC paint and stain. a. Flat interior wall/ceiling paints & stains < 50gpl VOCs. b. Non-flat wall/ceiling paints & stains <150gpl VOCs.	Essential for Bonus Consideration	
13. Floor coverings a. Light and medium traffic areas shall have vinyl or linoleum at least 3/32" in thickness. b. Heavy traffic areas shall have vinyl or linoleum at least 1/8" in thickness. c. Carpet shall comply with U.S. Department of Housing and Urban Development/Federal Housing Administration UM 44C, or alternatively, cork, bamboo, linoleum, or hardwood floors shall be provided in all other floor areas.	Essential for Bonus Consideration	

APPENDIX 1

SAMPLE REGULATORY RELIEF MATRIX AND EXAMPLE

Regulatory Relief Action	Previous Standard	Relief Standard	Difference	Development Cost Savings *	Documentation Type
Density Modification	20 units per Acre	30 Units Per Acre	10 Units Per Acre	$17,000 per Unit	Rezone Resolution
Parking Standards	2 Spaces per Unit	1 Space per unit	1 space per unit	$4,000 per Unit	Transit Oriented Overlay Zone
Development Incentive: Land Donation	Market Value $5M	Land Donated		$33,000 per Unit	DDA
TOTAL				$54,000 per Unit	

* Based on a Land Cost of $1,000,000 per acre

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
APPENDIX 2 LIST OF SINGLE FAMILY ATTACHED MINIMUM DENSITY BY JURISDICTION SIZE				
Alameda	Alameda			X
	Alameda County			X
	Albany		X	
	Berkeley			X
	Dublin			X
	Emeryville		X	
	Fremont			X
	Hayward			X
	Livermore			X
	Newark			X
	Oakland			X
	Piedmont		X	
	Pleasanton			X
	San Leandro			X
	Union City			X
Alpine	Alpine County	X		
Amador	Amador	X		
	Amador County	X		
	Ione	X		
	Jackson	X		
	Plymouth	X		
	Sutter Creek	X		
Butte	Biggs		X	
	Butte County		X	
	Chico		X	
	Gridley		X	
	Oroville		X	
	Paradise		X	
Calaveras	Angels City	X		
	Calaveras County	X		
Colusa	Colusa	X		
	Colusa County	X		
	Williams	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Contra Costa	Antioch			X
	Brentwood			X
	Clayton		X	
	Concord			X
	Contra Costa County			X
	Danville			X
	El Cerrito		X	
	Hercules		X	
	Lafayette		X	
	Martinez			X
	Moraga		X	
	Oakley			X
	Orinda		X	
	Pinole		X	
	Pittsburg			X
	Pleasant Hill			X
	Richmond			X
	San Pablo			X
	San Ramon			X
	Walnut Creek			X
Del Norte	Crescent City	X		
	Del Norte County	X		
El Dorado	El Dorado County		X	
	Placerville		X	
	South Lake Tahoe		X	
Fresno	Clovis		X	
	Coalinga		X	
	Firebaugh		X	
	Fowler		X	
	Fresno			X
	Fresno County		X	
	Huron		X	
	Kerman		X	
	Kingsburg		X	
	Mendota		X	
	Orange Cove		X	
	Parlier		X	
	Reedley		X	
	San Joaquin		X	
	Sanger		X	
	Selma		X	
Glenn	Glenn County	X		
	Orland	X		
	Willows	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Humboldt	Arcata	X		
	Blue Lake	X		
	Eureka	X		
	Ferndale	X		
	Fortuna	X		
	Humboldt County	X		
	Rio Dell	X		
	Trinidad	X		
Imperial	Brawley		X	
	Calexico		X	
	Calipatria		X	
	El Centro		X	
	Holtville		X	
	Imperial		X	
	Imperial County		X	
	Westmorland		X	
Inyo	Bishop	X		
	Inyo County	X		
Kern	Arvin		X	
	Bakersfield			X
	California City		X	
	Delano		X	
	Kern County		X	
	Maricopa		X	
	McFarland		X	
	Ridgecrest		X	
	Shafter		X	
	Taft		X	
	Tehachapi		X	
	Wasco		X	
Kings	Avenal		X	
	Corcoran		X	
	Hanford		X	
	Kings County		X	
	Lemoore		X	
Lake	Clearlake	X		
	Lake County	X		
	Lakeport	X		
Lassen	Lassen County	X		
	Susanville	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Los Angeles	Agoura Hills		X	
	Alhambra			X
	Arcadia			X
	Artesia		X	
	Avalon		X	
	Azusa			X
	Baldwin Park			X
	Bell			X
	Bell Gardens			X
	Bellflower			X
	Beverly Hills			X
	Bradbury		X	
	Burbank			X
	Calabasas		X	
	Carson			X
	Cerritos			X
	Claremont			X
	Commerce		X	
	Compton			X
	Covina			X
	Cudahy			X
	Culver City			X
	Diamond Bar			X
	Downey			X
	Duarte		X	
	El Monte			X
	El Segundo		X	
	Gardena			X
	Glendale			X
	Glendora			X
	Hawaiian Gardens		X	
	Hawthorne			X
	Hermosa Beach		X	
	Hidden Hills		X	
	Huntington Park			X
	Industry		X	
	Inglewood			X
	Irwindale		X	
	La Canada Flintridge		X	
	La Habra Heights		X	
	La Mirada			X
	La Puente			X
	La Verne			X
	Lakewood			X
	Lancaster			X

	Lawndale			X
	Lomita		X	
	Long Beach			X
	Los Angeles			X
	Los Angeles County			X
	Lynwood			X
	Malibu		X	
	Manhattan Beach			X
	Maywood			X
	Monrovia			X
	Montebello			X
	Monterey Park			X
	Norwalk			X
	Palmdale			X
	Palos Verdes Estates		X	
	Paramount			X
	Pasadena			X
	Pico Rivera			X
	Pomona			X
	Rancho Palos Verdes			X
	Redondo Beach			X
	Rolling Hills		X	
	Rolling Hills Estates		X	
	Rosemead			X
	San Dimas			X
	San Fernando		X	
	San Gabriel			X
	San Marino		X	
	Santa Clarita			X
	Santa Fe Springs		X	
	Santa Monica			X
	Sierra Madre		X	
	Signal Hill		X	
	South El Monte		X	
	South Gate			X
	South Pasadena		X	
	Temple City			X
	Torrance			X
	Vernon		X	
	Walnut			X
	West Covina			X
	West Hollywood			X
	Westlake Village		X	
	Whittier			X

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Monterey	Carmel-by-the-Sea		X	
	Del Rey Oaks		X	
	Gonzales		X	
	Greenfield		X	
	King City		X	
	Marina		X	
	Monterey		X	
	Monterey County		X	
	Pacific Grove		X	
	Salinas			X
	Sand City		X	
	Seaside		X	
	Soledad		X	
Napa	American Canyon		X	
	Calistoga		X	
	Napa		X	
	Napa County		X	
	St. Helena		X	
	Yountville		X	
Nevada	Grass Valley	X		
	Nevada City	X		
	Nevada County	X		
	Truckee	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Orange	Aliso Viejo			X
	Anaheim			X
	Brea			X
	Buena Park			X
	Costa Mesa			X
	Cypress			X
	Dana Point			X
	Fountain Valley			X
	Fullerton			X
	Garden Grove			X
	Huntington Beach			X
	Irvine			X
	La Habra			X
	La Palma		X	
	Laguna Beach		X	
	Laguna Hills			X
	Laguna Niguel			X
	Laguna Woods		X	
	Lake Forest			X
	Los Alamitos		X	
	Mission Viejo			X
	Newport Beach			X
	Orange			X
	Orange County			X
	Placentia			X
	Rancho Santa Margarita			X
	San Clemente			X
	San Juan Capistrano			X
	Santa Ana			X
	Seal Beach		X	
	Stanton			X
	Tustin			X
	Villa Park		X	
	Westminster			X
	Yorba Linda			X
Placer	Auburn		X	
	Colfax		X	
	Lincoln		X	
	Loomis		X	
	Placer County		X	
	Rocklin		X	
	Roseville		X	
Plumas	Plumas County	X		
	Portola	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Riverside	Banning			X
	Beaumont		X	
	Blythe		X	
	Calimesa		X	
	Canyon Lake		X	
	Cathedral City			X
	Coachella			X
	Corona			X
	Desert Hot Springs		X	
	Hemet			X
	Indian Wells		X	
	Indio			X
	La Quinta			X
	Lake Elsinore			X
	Moreno Valley			X
	Murrieta			X
	Norco			X
	Palm Desert			X
	Palm Springs			X
	Perris			X
	Rancho Mirage		X	
	Riverside			X
	Riverside County			X
	San Jacinto			X
	Temecula			X
Sacramento	Citrus Heights		X	
	Elk Grove		X	
	Folsom		X	
	Galt		X	
	Isleton		X	
	Rancho Cordova*		X	
	Sacramento			X
	Sacramento County		X	
San Benito	Hollister		X	
	San Benito County		X	
	San Juan Bautista		X	

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
San Bernardino	Adelanto		X	
	Apple Valley			X
	Barstow		X	
	Big Bear Lake		X	
	Chino			X
	Chino Hills			X
	Colton			X
	Fontana			X
	Grand Terrace		X	
	Hesperia			X
	Highland			X
	Loma Linda		X	
	Montclair			X
	Needles		X	
	Ontario			X
	Rancho Cucamonga			X
	Redlands			X
	Rialto			X
	San Bernardino			X
	San Bernardino County			X
	Twentynine Palms			X
	Upland			X
	Victorville			X
	Yucaipa			X
	Yucca Valley		X	
San Diego	Carlsbad			X
	Chula Vista			X
	Coronado		X	
	Del Mar		X	
	El Cajon			X
	Encinitas			X
	Escondido			X
	Imperial Beach			X
	La Mesa			X
	Lemon Grove			X
	National City			X
	Oceanside			X
	Poway			X
	San Diego			X
	San Diego County			X
	San Marcos			X
	Santee			X
	Solana Beach		X	
	Vista			X

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
San Francisco	San Francisco City & County			X
San Joaquin	Escalon		X	
	Lathrop		X	
	Lodi		X	
	Manteca		X	
	Ripon		X	
	San Joaquin County		X	
	Stockton			X
	Tracy		X	
San Luis Obispo	Arroyo Grande		X	
	Atascadero		X	
	El Paso de Robles		X	
	Grover Beach		X	
	Morro Bay		X	
	Pismo Beach		X	
	San Luis Obispo		X	
	San Luis Obispo County		X	
San Mateo	Atherton		X	
	Belmont		X	
	Brisbane		X	
	Burlingame			X
	Colma		X	
	Daly City			X
	East Palo Alto			X
	Foster City			X
	Half Moon Bay		X	
	Hillsborough		X	
	Menlo Park			X
	Millbrae		X	
	Pacifica			X
	Portola Valley		X	
	Redwood City			X
	San Bruno			X
	San Carlos			X
	San Mateo			X
	San Mateo County			X
	South San Francisco			X
	Woodside		X	

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Santa Barbara	Buellton		X	
	Carpinteria		X	
	Goleta		X	
	Guadalupe		X	
	Lompoc		X	
	Santa Barbara		X	
	Santa Barbara County		X	
	Santa Maria		X	
	Solvang		X	
Santa Clara	Campbell		X	
	Cupertino		X	
	Gilroy		X	
	Los Altos		X	
	Los Altos Hills		X	
	Los Gatos		X	
	Milpitas		X	
	Monte Sereno		X	
	Morgan Hill		X	
	Mountain View		X	
	Palo Alto		X	
	San Jose			X
	Santa Clara			X
	Santa Clara County		X	
	Saratoga		X	
	Sunnyvale			X
Santa Cruz	Capitola		X	
	Santa Cruz		X	
	Santa Cruz County		X	
	Scotts Valley		X	
	Watsonville		X	
Shasta	Anderson		X	
	Redding		X	
	Shasta County		X	
	Shasta Lake		X	
Sierra	Loyalton	X		
	Sierra County	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Siskiyou	Dorris	X		
	Dunsmuir	X		
	Etna	X		
	Fort Jones	X		
	Montague	X		
	Mount Shasta	X		
	Siskiyou County	X		
	Tulelake	X		
	Weed	X		
	Yreka	X		
Solano	Benicia		X	
	Dixon		X	
	Fairfield			X
	Rio Vista		X	
	Solano County		X	
	Suisun City		X	
	Vacaville		X	
	Vallejo			X
Sonoma	Cloverdale		X	
	Cotati		X	
	Healdsburg		X	
	Petaluma		X	
	Rohnert Park		X	
	Santa Rosa			X
	Sebastopol		X	
	Sonoma		X	
	Sonoma County		X	
	Windsor		X	
Stanislaus	Ceres		X	
	Hughson		X	
	Modesto			X
	Newman		X	
	Oakdale		X	
	Patterson		X	
	Riverbank		X	
	Stanislaus County		X	
	Turlock		X	
	Waterford		X	
Sutter	Live Oak		X	
	Sutter County		X	
	Yuba City		X	
Tehama	Corning	X		
	Red Bluff	X		
	Tehama	X		
	Tehama County	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Trinity	Trinity County	X		
Tulare	Dinuba		X	
	Exeter		X	
	Farmersville		X	
	Lindsay		X	
	Porterville		X	
	Tulare		X	
	Tulare County		X	
	Visalia		X	
	Woodlake		X	
Tuolumne	Sonora	X		
	Tuolumne County	X		
Ventura	Camarillo		X	
	Fillmore		X	
	Moorpark		X	
	Ojai		X	
	Oxnard			X
	Port Hueneme		X	
	San Buenaventura (Ventura)			X
	Santa Paula		X	
	Simi Valley			X
	Thousand Oaks			X
	Ventura County		X	
Yolo	Davis		X	
	West Sacramento		X	
	Winters		X	
	Woodland		X	
	Yolo County		X	
Yuba	Marysville		X	
	Wheatland		X	
	Yuba County		X	

A. Regulatory Relief Section for BEGIN Program: must have a minimum of 200 points in this category to be eligible for the BEGIN program. Maximum of 400 points available.	
1. Modification of Zoning, Density and Development Standards	**100**
2. Reduction in Permit Processing and Procedures	**50**
3. Reduction of Parking Standards	**100**
4. Land Donation and Other Development Incentives	**50**
5. Mitigation of Fees and Exactions	**50**
6. Jurisdiction-wide Regulatory Relief Bonus Points	**50**
Total points possible in regulatory relief	**400**
B. Housing Element compliance section: Applicant has an adopted housing element that HCD has determined, pursuant to Section 65585 of the Government Code, to be in substantial compliance with the requirements of Article 10.6 (commencing with Section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code.	
1. Adopted Housing Element in Compliance	**50**
C. Additional Points are given for applications meeting each of the following objectives:	
1. The extent to which BEGIN units will serve low-income homebuyers: 25 points for 100%; 15 points for at least 50%; 10 points for at least 25%	**10, 15, 25**
2. The location of the project on a site designated as "infill".	**50**
3. The location of the project in proximity (within .25 miles) to:	
• Public transit	**15**
• Public schools	**15**
• Parks and recreational facilities	**15**
4. The location of the project in any of the following job centers: • Los Angeles and Long Beach metropolitan statistical area (MSA) • Orange County MSA • San Diego MSA • San Francisco MSA • Oakland MSA • San Jose MSA • Sacramento MSA • Fresno MSA • Modesto MSA	**15**
Total Additional Points Possible	**135**
Points required to meet the funding threshold (Regulatory Relief points (A) plus point in B, and C.)	**300**

Appendix 4

<u>BEGIN PROGRAM</u>

<u>PROJECT READINESS SELF-SCORING SHEET</u>

A. **Project Readiness (**All projects must meet the following three requirements in order to pass the Project Readiness Threshold**)**		
	Yes	**No**
1. Site Control (Section 116(a)(1) – (6) of BEGIN Program Guidelines)		
2. Development Project Budget with Sources and Uses (Section 116(c) of BEGIN Program Guidelines)		
Application meets Project Readiness Threshold		

B. **Other Project Readiness Elements - The following categories will be used to award points for rating and ranking purposes should the demand for BEGIN Program funds require application scoring.**			
	Total Points	**Self Score**	**HCD**
Design Status (Evidence that design team has been identified and has been retained or on the developer's staff.) (Section 119 (e)(1) of BEGIN Program Guidelines)	10		
Financing Commitments 1. Construction financing commitment, **10 points** 2. Letters of express interest from primary lenders, **10 points (20 points if no subordinate financing required other than BEGIN Program)** 3. Subordinate financing commitments as required to make the BEGIN Program units affordable to low- or moderate-income homebuyers, **10 points**	30		
Other Local Approvals 1. Tentative Map Approval (5) points 2. Final Map Approval (10) points 3. Verification of Local Approvals (15) points	30		
Total Additional Points Possible	**70**		

2008 APPLICATION WORKSHOP REGISTRATION
NOFA

Attention: BEGIN Program, fax # 916-322-2904, voice # 916-327-3646
(Please RSVP at least 5 days before the workshop date)

Organization:_____

Attendee's Name:_____   Phone:_____

E-mail:_____

Please indicate which of the following workshop locations and training sessions you would like to attend:

Visalia – 6/11/08, Wednesday   9:30 p.m. – 12:00 p.m.

_____   Self-Help Enterprise, 8445 W. Elowin Court,   Visalia, CA 93291

Sacramento - 6/13/08, Friday   9:30 a.m. – 12:00 p.m.

_____   HCD Headquarters, 1800 3rd St., Rm. 183, Sacramento, CA 95814

Upland – 6/19/08, Thursday   10:00 a.m. – 12:30 p.m.

_____   Carnegie Library, 123 East "D" Street, Upland, CA 91786

Please list any other program people planning to attend:

Name:_____   Phone:_____
Email:_____

Name:_____   Phone:_____
Email:_____